

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

Joseph I. Windman, Esq. (JW7236)
4400 Route 9 South, Suite 3000
Freehold, New Jersey 07728
732-780-4222
Attorney for Debtor(s)

In Re:

Jack Michael Sirignano
Heather Ellen Sirignano

Case No.: 17-12188-CMG

Judge: Christine M. Gravelle

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO

☒ **CREDITOR'S MOTION or CERTIFICATION OF DEFAULT**

☐ **TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT**

The debtor in the above-captioned chapter 13 proceeding hereby objects to the following
(choose one):

1. ☐ Motion for Relief from the Automatic Stay filed

by _____, creditor,

A hearing has been scheduled for _____, at _____ m.

OR

☐ Motion to Dismiss filed by the Standing Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____ m.

☒ Certification of Default filed by Shellpoint Mortgage Servicing, creditor,

I am requesting a hearing be scheduled on this matter.

OR

☐ Certification of Default filed by Standing Chapter 13 Trustee

I am requesting a hearing be scheduled on this matter.

2. I am objecting to the above for the following reasons **(choose one)**:

☒ Payments have been made in the amount of \$ 26,350.00, but have not been accounted for. Documentation in support is attached hereto.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows **(explain your answer)**:

☐ Other **(explain your answer)**:

3. This certification is being made in an effort to resolve the issues raised by the creditor in its motion.

4. I certify under penalty of perjury that the foregoing is true and correct.

Date: September 20, 2018

/s/ Jack Michael Sirignano
Debtor's Signature

Date: September 20, 2018

/s/ Heather Ellen Sirignano
Debtor's Signature

NOTE:

1. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor at least seven (7) days before the return date pursuant to D.N.J. LBR 9013-1(d), if filed in opposition to a *Motion for Relief from the Automatic Stay or Trustee's Motion to Dismiss*.
2. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor within 14 days of the filing of a *Creditor's Certification of Default* (under an *Order Resolving Motion to Vacate Stay and/or Dismiss with Conditions*) or a *Trustee's Certification of Default*.

If this form is not filed the Motion or Certification of Default will be deemed uncontested and no hearing will be scheduled.



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1610RAFM C0450_U 10/1/2016





Account Activity (Cont. for Acct# 2311082663)

Date	Description	Additions	Subtractions	Balance
01-22	DUNKIN DONUTS M 08004470013 /MA US CARD PURCHASE		\$10.00	\$5,319.56
01-22	VICTORIA'S SECR FREEHOLD /NJ US CARD PURCHASE		\$57.06	\$5,262.50
01-22	SAMS CLUB #6671 FREEHOLD /NJ US CARD PURCHASE		\$107.38	\$5,155.12
01-22	OLIVE GARDEN 0 FREEHOLD /NJ US CARD PURCHASE		\$30.12	\$5,125.00
01-22	JWG FINE 55 RO MANALAPAN /NJ US CARD PURCHASE		\$33.46	\$5,091.54
01-22	TOYOTA Pay TFS 180120		\$489.00	\$4,602.54
01-23	ENGUSHTOWN/ENGUSHTOWN /NJ US CARD PURCHASE		\$25.00	\$4,577.54
01-23	DUSALS RESTAURA FREEHOLD /NJ US CARD PURCHASE		\$39.38	\$4,538.16
01-23	HOLLISTER NEW ALBANY/OH US CARD PURCHASE		\$89.93	\$4,448.23
01-23	LIVOTIS OLD WOR ENGUSHTOWN /NJ US CARD PURCHASE		\$35.87	\$4,412.36
01-23	NETFLIX.COM LOS GATOS/CA US CARD PURCHASE		\$11.72	\$4,400.64
01-23	NEW JERSEY E-ZP 888-288-6865 /NJ US CARD PURCHASE		\$25.00	\$4,375.64
01-24	MOBILE CHECK DEPOSIT	\$283.48		\$4,659.12
01-24	MOBILE CHECK DEPOSIT	\$3.36		\$4,662.48
01-24	MOBILE CHECK DEPOSIT	\$3.36		\$4,665.84
01-24	LIVOTIS OLD WOR ENGUSHTOWN /NJ US CARD PURCHASE		\$3.00	\$4,662.84
01-24	LIVOTIS OLD WOR ENGUSHTOWN /NJ US CARD PURCHASE		\$25.74	\$4,637.10
01-25	DUNKIN DONUTS M 08004470013 /MA US CARD PURCHASE		\$10.00	\$4,627.10
01-25	LIVOTIS OLD WOR ENGUSHTOWN /NJ US CARD PURCHASE		\$11.62	\$4,615.48
01-25	OPTIMUM 7864 BETHPAGE /NY US CARD PURCHASE		\$271.98	\$4,343.50
01-26	NBC UNIVERSAL DIRECT DEP 180126 *****2T1	\$607.30		\$4,950.80
01-26	THE HOME DEPOT FREEHOLD /NJ US CARD PURCHASE REFUND	\$17.00		\$4,967.80
01-26	LIVOTIS OLD WOR ENGUSHTOWN /NJ US CARD PURCHASE		\$1.00	\$4,966.80
01-26	POTBELLY #254 NEW YORK /NY US CARD PURCHASE		\$8.93	\$4,957.87
01-26	LIVOTIS OLD WOR ENGUSHTOWN /NJ US CARD PURCHASE		\$11.56	\$4,946.31
01-26	BROOKLYN SQUARE MANALAPAN /NJ US CARD PURCHASE		\$21.33	\$4,924.98
01-26	THE HOME DEPOT MORGANVILLE /NJ US CARD PURCHASE		\$28.97	\$4,896.01
01-26	Wal-Mart Store FREEHOLD /NJ US CARD PURCHASE		\$99.86	\$4,796.15
01-26	CASH WITHDRAWAL SANTANDER N869 Manalapan /NJ US		\$20.00	\$4,776.15
01-26	CHECK 000000003136		\$280.00	\$1,976.15
01-29	RACEWAY 2229 6 MARLBORO /NJ US CARD PURCHASE		\$25.00	\$1,951.15
01-29	FRUITA BOWLS - MARLBORO /NJ US CARD PURCHASE		\$11.65	\$1,939.50
01-29	BUFFALO WILD WI MARLBORO /NJ US CARD PURCHASE		\$13.64	\$1,925.86
01-29	DUSALS RESTAURA FREEHOLD /NJ US CARD PURCHASE		\$14.96	\$1,910.90
01-29	DUNKIN DONUTS M 08004470013 /MA US CARD PURCHASE		\$10.00	\$1,900.90
01-29	ANTHONY'S COAL F ENGUSHTOWN /NJ US CARD PURCHASE		\$81.88	\$1,819.02
01-29	BASKIN #361782 ENGUSHTOWN /NJ US CARD PURCHASE		\$24.99	\$1,794.03
01-29	TARGET DEBIT CRDACH TRA078 TARGET MANALAPAN NJ		\$71.51	\$1,722.52
01-30	DUNKIN #302618 MANALAPAN /NJ US CARD PURCHASE		\$2.51	\$1,720.01
01-30	MIXED GREENS AN MANALAPAN /NJ US CARD PURCHASE		\$7.99	\$1,712.02
01-30	WENDY'S 5770 MANALAPAN /NJ US CARD PURCHASE		\$5.53	\$1,706.49
01-31	MOBILE CHECK DEPOSIT	\$251.24		\$1,957.73
01-31	RICHS PLUMBING 800-368-8204 /NJ US CARD PURCHASE		\$85.00	\$1,872.73
01-31	ENGUSHTOWN ENGUSHTOWN /NJ US CARD PURCHASE		\$20.00	\$1,852.73
01-31	LIVOTIS OLD WOR ENGUSHTOWN /NJ US CARD PURCHASE		\$1.76	\$1,850.97
01-31	LIVOTIS OLD WOR ENGUSHTOWN /NJ US CARD PURCHASE		\$30.35	\$1,820.62
01-31	MEZZA LUNA MANALAPAN /NJ US CARD PURCHASE		\$9.61	\$1,811.01
01-31	Ending Balance			\$1,811.01



Statement Period 02/01/18 TO 02/28/18
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Statement Period 02/01/18 - 02/28/18

**HEATHER E SIRIGNANO
JACK M SIRIGNANO**

Account # 2311082663

Balances

Beginning Balance	\$1,811.01	Current Balance	\$1,499.16
Deposits/Credits	+\$7,179.89	Average Daily Balance	\$1,545.90
Withdrawals/Debits	-\$7,491.74		

Overdraft/Returned Item Fee Summary

Fee description	Total for this statement period	Total year to date
Total Overdraft Fees	\$70.00	\$70.00
Total Returned Item Fees	\$0.00	\$0.00

Checks Posted

Check #	Date Paid	Amount	Reference	Check #	Date Paid	Amount	Reference
3137	02/01	\$2,900.00	0980957545	3139	02/01	\$42.00	0981098365
3138	02/07	\$36.00	0994639465	995401*	02/15	\$120.00	0984135660

4 Check(s) Posted = \$3,098.00

An asterisk (*) indicates a skip in sequential check numbers.

Account Activity

Date	Description	Additions	Subtractions	Balance
02-01	Beginning Balance			\$1,811.01
02-01	DUNKIN DONUTS M 08004470013 /MA US CARD PURCHASE		\$10.00	\$1,801.01
02-01	CRYSTAL DRY CLE ENGLISHTOWN /NJ US CARD PURCHASE		\$13.40	\$1,787.61
02-01	DUNKIN #302618 MANALAPAN /NJ US CARD PURCHASE		\$2.51	\$1,785.10
02-01	LIVOTIS OLD WOR ENGLISHTOWN /NJ US CARD PURCHASE		\$22.94	\$1,762.16
02-01	BP#9228107/FREEH FREEHOLD /NJ US CARD PURCHASE		\$25.00	\$1,737.16
02-01	GEICO *AUTO 800-841-3000 /DC US CARD PURCHASE		\$145.89	\$1,591.27
02-01	CHECK 000000003137		\$42.00	\$1,549.27
02-01	CHECK 000000003137		\$22.94	\$1,526.33
02-01	INSUFFICIENT FUNDS FEE - ITEM PAID		\$35.00	\$1,491.33
02-02	NBC UNIVERSAL DIRECT DEP180202 *****2T	\$3,129.05		\$1,743.32
02-02	PREMIER GYMNASI 732-9707900 /NJ US CARD PURCHASE		\$140.00	\$1,603.32
02-02	CASH WITHDRAWAL SANTANDER D191 New York /NY US		\$20.00	\$1,583.32
02-02	CASH WITHDRAWAL VV082508000000 VV082508 MANALAPAN /NJ US		\$80.00	\$1,503.32
02-02	JWG FINE 55 RO MANALAPAN /NJ US CARD PURCHASE		\$24.52	\$1,478.80
02-02	FOR PSF RECOVERED: *PAPER STATEMENT FEE 01/31/2018*		\$3.00	\$1,475.80
02-05	POTBELLY #254 NEW YORK /NY US CARD PURCHASE		\$9.09	\$1,466.71
02-05	CVS/PHARMACY #0 MANALAPAN /NJ US CARD PURCHASE		\$30.17	\$1,436.54
02-05	FIVE GUYS BURGE 07323370205 /NJ US CARD PURCHASE		\$11.39	\$1,425.15
02-05	LUKOIL 57207 MANALAPAN /NJ US CARD PURCHASE		\$15.00	\$1,410.15
02-05	CASH WITHDRAWAL SANTANDER N668 Manalapan /NJ US		\$40.00	\$1,370.15
02-05	DUNKIN DONUTS M 08004470013 /MA US CARD PURCHASE		\$10.00	\$1,360.15
02-05	AMAZON.COM SEATTLE WA US CARD PURCHASE		\$7.73	\$1,352.42
02-05	JWG FINE 55 RO MANALAPAN /NJ US CARD PURCHASE		\$10.01	\$1,342.41
02-05	DUSALS RESTAURA FREEHOLD /NJ US CARD PURCHASE		\$55.93	\$1,286.48
02-05	CVS/PHARMACY #0 Manalapan /NJ US CARD PURCHASE		\$12.25	\$1,274.23
02-05	UNCLE GINO'S IT FARMINGDALE /NJ US CARD PURCHASE		\$15.79	\$1,258.44
02-05	WAWA 754 MANALAPAN /NJ US CARD PURCHASE		\$16.09	\$1,242.35
02-06	CVS/PHARMACY #0 MANALAPAN /NJ US CARD PURCHASE		\$3.55	\$1,238.80
02-06	LIVOTIS OLD WOR ENGLISHTOWN /NJ US CARD PURCHASE		\$1.00	\$1,237.80
02-06	LIVOTIS OLD WOR ENGLISHTOWN /NJ US CARD PURCHASE		\$20.00	\$1,217.80
02-06	LIVOTIS OLD WOR ENGLISHTOWN /NJ US CARD PURCHASE		\$14.14	\$1,203.66
02-07	MOBILE CHECK DEPOSIT	\$204.13		\$1,407.79



Statement Period 03/01/18 TO 03/31/18
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1803MTG3 111702 3/18





Account Activity (Cont. for Acct# 2311082663)

Date	Description	Additions	Subtractions	Balance
03-08	UNCLE GINO'S IT FARMINGDALE /NJ US CARD PURCHASE		\$12.57	\$4,028.77
03-08	CVS/PHARM 02508 Manalapan /NJ US CARD PURCHASE		\$7.30	\$4,021.47
03-09	NBC UNIVERSAL DIRECT DEP180309 *****2T	\$8,866.58		\$12,888.05
03-09	MOBILE CHECK DEPOSIT	\$243.79		\$13,131.84
03-09	DUNKIN DONUTS M 08004470013 /MA US CARD PURCHASE		\$10.00	\$13,121.84
03-09	CHIPOTLE 0769 NEW YORK /NY US CARD PURCHASE		\$9.42	\$13,112.42
03-09	RUMAS SALON AND ENGLISH TOWN /NJ US CARD PURCHASE		\$15.00	\$13,097.42
03-09	ULTA #795 MARLBORO /NJ US CARD PURCHASE		\$54.37	\$13,043.05
03-09	WALGREENS STORE ENGLISH TOWN /NJ US CARD PURCHASE		\$3.19	\$13,039.86
03-09	CASH WITHDRAWAL SANTANDER N668 Manalapan /NJ US		\$60.00	\$12,979.86
03-09	CHECK 000000003140		\$2,500.00	\$10,479.86
03-12	DUNKIN DONUTS M 08004470013 /MA US CARD PURCHASE		\$10.00	\$10,469.86
03-12	MIXED GREENS AN MANALAPAN /NJ US CARD PURCHASE		\$9.98	\$10,459.88
03-12	EXXONMOBIL 9 ENGLISH TOWN /NJ US CARD PURCHASE		\$25.00	\$10,434.88
03-12	WONG CHINESE RE MANALAPAN /NJ US CARD PURCHASE		\$24.31	\$10,410.57
03-12	CASH WITHDRAWAL VV082508000000 VV082508 MANALAPAN /NJ US		\$60.00	\$9,950.57
03-12	DUNKIN DONUTS M 08004470013 /MA US CARD PURCHASE		\$10.00	\$9,940.57
03-12	USPS PO 3 248 S WICKATUNK /NJ US CARD PURCHASE		\$5.45	\$9,935.12
03-12	MOE'S SOUTHWEST ENGLISH TOWN /NJ US CARD PURCHASE		\$19.80	\$9,915.32
03-12	CVS/PHARMACY #0 Manalapan /NJ US CARD PURCHASE		\$15.45	\$9,899.87
03-12	MANALAPAN DINER MANALAPAN /NJ US CARD PURCHASE		\$46.41	\$9,853.46
03-12	CASH WITHDRAWAL SANTANDER D456 Holmdel /NJ US		\$100.00	\$9,753.46
03-12	ARUSSOEPAYPROCFE ONLINEFEE MAR 09		\$1.50	\$9,751.96
03-12	TARGET DEBIT CRDACH TRA081-TARGET-MANALAPAN NJ		\$109.01	\$9,642.95
03-12	CHAPTER13TRUST ONLINEPMT MAR 09		\$2,516.30	\$7,126.65
03-13	LIVOTIS OLD WOR ENGLISH TOWN /NJ US CARD PURCHASE		\$17.55	\$7,109.10
03-13	WENDY'S 5770 MANALAPAN /NJ US CARD PURCHASE		\$4.27	\$7,104.83
03-13	CASH WITHDRAWAL SANTANDER D097 New York /NY US		\$20.00	\$7,084.83
03-13	HARMONSTO TOWNE MANALAPAN /NJ US CARD PURCHASE		\$17.77	\$7,067.06
03-13	SHOPRITE MARLBOR MARLBORO /NJ US CARD PURCHASE		\$114.80	\$6,952.26
03-13	AmazonPrime Mem amzn.com/vprime /WA US CARD PURCHASE		\$13.85	\$6,938.41
03-14	DUNKIN DONUTS M 08004470013 /MA US CARD PURCHASE		\$10.00	\$6,928.41
03-14	CASH WITHDRAWAL SANTANDER D192 New York /NY US		\$100.00	\$6,828.41
03-14	WALGREENS 2 GOR MANALAPAN /NJ PURCHASE W/ CASHBACK		\$22.12	\$6,806.29
03-14	SPRINT8006396111 ACHBILLPAYMAR 13		\$106.11	\$6,700.18
03-14	CHECK 000000003141			\$3,700.18
03-15	MOBILE CHECK DEPOSIT	\$196.71		\$3,896.89
03-15	LUKOIL 57207 MANALAPAN /NJ US CARD PURCHASE		\$25.00	\$3,871.89
03-15	DUNKIN #302618 MANALAPAN /NJ US CARD PURCHASE		\$5.07	\$3,866.82
03-15	LIVOTIS OLD WOR ENGLISH TOWN /NJ US CARD PURCHASE		\$20.11	\$3,846.71
03-15	BROOKLYN SQUARE MANALAPAN /NJ US CARD PURCHASE		\$21.33	\$3,825.38
03-15	BEACH BUM TANNI MANALAPAN /NJ US CARD PURCHASE		\$28.79	\$3,796.59
03-16	NBC UNIVERSAL DIRECT DEP180316 *****2T	\$3,447.48		\$7,244.07
03-16	APPLE STORE #R FREEHOLD /NJ US CARD PURCHASE		\$40.52	\$7,203.55
03-16	CASH WITHDRAWAL VV082508000000 VV082508 MANALAPAN /NJ US		\$200.00	\$7,003.55
03-16	CVS/PHARMACY #0 Manalapan /NJ PURCHASE W/ CASHBACK		\$46.59	\$6,956.96
03-16	AMAZON.COM SEATTLE /WA US CARD PURCHASE		\$35.99	\$6,920.97
03-16	CHECK 000000003142		\$155.00	\$6,765.97
03-16	INTERNET TRANSFER TO ACCT *9042 - SANTANDER SAVINGS		\$3,995.16	\$2,770.81
03-19	DUNKIN #302618 MANALAPAN /NJ US CARD PURCHASE		\$5.39	\$2,765.42
03-19	OLD NAVY US 589 FREEHOLD /NJ US CARD PURCHASE		\$3.00	\$2,762.42
03-19	MOE'S SW GRILL NEW YORK /NY US CARD PURCHASE		\$9.46	\$2,752.96
03-19	WAWA 993 0 MANALAPAN /NJ US CARD PURCHASE		\$25.00	\$2,727.96
03-19	WENDY'S 5770 MANALAPAN /NJ US CARD PURCHASE		\$8.53	\$2,719.43
03-19	DUNKIN DONUTS M 08004470013 /MA US CARD PURCHASE		\$10.00	\$2,709.43
03-19	DUNKIN #302618 MANALAPAN /NJ US CARD PURCHASE		\$6.33	\$2,703.10
03-19	TOWN AND COUNTR MANALAPAN /NJ US CARD PURCHASE		\$270.88	\$2,432.22
03-19	THE HOME DEPOT MORGANVILLE /NJ US CARD PURCHASE		\$19.98	\$2,412.24
03-19	CHICK-FIL-A #00 FREEHOLD /NJ US CARD PURCHASE		\$16.08	\$2,396.16
03-19	COASTAL CRAFT ATLANTIC CITY /NJ US CARD PURCHASE		\$9.00	\$2,387.16
03-19	CASH WITHDRAWAL SANTANDER N668 Manalapan /NJ US		\$60.00	\$2,327.16
03-19	PACSUN #0081 FREEHOLD /NJ US CARD PURCHASE		\$14.47	\$2,312.69



Statement Period 05/01/18 TO 05/31/18
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SIMPLY RIGHT CHECKING

Statement Period 05/01/18 - 05/31/18

**HEATHER E SIRIGNANO
JACK M SIRIGNANO**

Account # 2311082663

Balances

Beginning Balance	\$3,769.93	Current Balance	\$2,926.31
Deposits/Credits	+\$22,563.27	Average Daily Balance	\$1,724.79
Withdrawals/Debits	-\$23,406.89		

Overdraft/Returned Item Fee Summary

Fee description	Total for this statement period	Total year to date
Total Overdraft Fees	\$0.00	\$70.00
Total Returned Item Fees	\$0.00	\$0.00

Checks Posted

Check #	Date Paid	Amount	Reference	Check #	Date Paid	Amount	Reference
3149	05/15	\$2,750.00	0993439755	995408*	05/09	\$120.00	0981401775
3150	05/15	\$3,000.00	0993439760				

3 Check(s) Posted = \$5,870.00

An asterisk (*) indicates a skip in sequential check numbers.

Account Activity

Date	Description	Additions	Subtractions	Balance
05-01	Beginning Balance			\$3,769.93
05-01	FIDELITY INVESTM PENSION *****88	\$8,500.00		\$12,269.93
05-01	INTERNET TRANSFER FROM ACCT *9042 - SANTANDER SAVINGS	\$751.05		\$13,020.98
05-01	VENMO 8558124430 /NY US CARD PURCHASE		\$300.00	\$12,720.98
05-01	LIVOTIS OLD WOR ENGLISH TOWN /NJ US CARD PURCHASE		\$11.89	\$12,709.09
05-01	WENDY'S 5770 MANALAPAN /NJ US CARD PURCHASE		\$4.27	\$12,704.82
05-01	UNCLE GINO'S IT FARMINGDALE /NJ US CARD PURCHASE		\$7.35	\$12,697.47
05-01	GEICO *AUTO 800-841-3000 /DC US CARD PURCHASE		\$164.34	\$12,533.13
05-01	ARUSSOEPAYPROCFE ONLINE FEE APR 30		\$1.50	\$12,531.63
05-01	NEW JERSEY GAS ONLINE PMT180501		\$154.40	\$12,377.23
05-01	SPRINT8006396111 ACHBILLPAYAPR 28		\$258.45	\$12,118.78
05-01	FSTENERGY /CPL ONLINE PMT180501		\$300.00	\$11,818.78
05-01	CHAPTER13TRUST ONLINE PMT APR 30		\$2,516.30	\$9,302.48
05-01	INTERNET TRANSFER TO ACCT *9042 - SANTANDER SAVINGS	\$8,500.00		\$802.48
05-01	PAPER STATEMENT FEE FOR STATEMENT DATE 04-30-2018		\$3.00	\$799.48
05-02	RITA'S ITALIAN MANALAPAN /NJ US CARD PURCHASE		\$6.59	\$792.89
05-02	STAPLES 1754 ENGLISH TOWN /NJ US CARD PURCHASE		\$46.90	\$745.99
05-02	Credit One Bank Payment 180501		\$65.12	\$680.87
05-03	MOBILE CHECK DEPOSIT	\$325.60		\$1,006.47
05-03	DUNKIN DONUTS M 8004470013 /MA US CARD PURCHASE		\$10.00	\$996.47
05-03	PREMIER GYMNASI 732-9707900 /NJ US CARD PURCHASE		\$75.00	\$921.47
05-03	WALGREENS STORE ENGLISH TOWN /NJ US CARD PURCHASE		\$12.13	\$909.34
05-03	GORDON'S CORNER ONLINE PMT180503		\$150.00	\$759.34
05-04	DENNY'S 9 MARLBORO /NJ US CARD PURCHASE		\$35.63	\$723.71
05-04	RACEWAY 2229 6 MARLBORO /NJ US CARD PURCHASE		\$20.00	\$703.71
05-04	DUSALS RESTAURA FREEHOLD /NJ US CARD PURCHASE		\$23.44	\$680.27
05-04	CRYSTAL DRY CLE ENGLISH TOWN /NJ US CARD PURCHASE		\$11.45	\$668.82
05-04	TST* DOS TOROS NEW YORK /NY US CARD PURCHASE		\$11.15	\$657.67
05-04	LIVOTIS OLD WOR ENGLISH TOWN /NJ US CARD PURCHASE		\$4.99	\$652.68
05-04	WENDY'S 5770 MANALAPAN /NJ US CARD PURCHASE		\$19.70	\$632.98
05-07	INTERNET TRANSFER FROM ACCT *9042 - SANTANDER SAVINGS	\$750.00		\$1,382.98
05-07	POTBELLY #254 NEW YORK /NY US CARD PURCHASE		\$8.93	\$1,374.05
05-07	WWW.CAREMARK.CO 888-892-7227 /IL US CARD PURCHASE		\$32.63	\$1,341.42



Account Activity (Cont. for Acct# 2311082663)

Date	Description	Additions	Subtractions	Balance
05-07	WWW.CAREMARK.CO.888-892-7227 /NJ US CARD PURCHASE		\$32.63	\$1,308.79
05-07	DUNKIN DONUTS M 8004470013 /MA US CARD PURCHASE		\$10.00	\$1,298.79
05-07	BELLISSIMA TANS 7329727200 /NJ US CARD PURCHASE		\$10.69	\$1,288.10
05-07	CASH WITHDRAWAL VV082508000000 VV082508 MANALAPAN /NJ US		\$40.00	\$1,248.10
05-07	LUKOIL 57207 MANALAPAN /NJ US CARD PURCHASE		\$20.00	\$1,228.10
05-07	GARAGE 383 3710 FREEHOLD /NJ US CARD PURCHASE		\$30.90	\$1,197.20
05-07	CHICK-FIL-A #00 FREEHOLD /NJ US CARD PURCHASE		\$22.32	\$1,174.88
05-07	COTTON ON 1100 FREEHOLD /NJ US CARD PURCHASE		\$10.00	\$1,164.88
05-07	ULTA #659 FREEHOLD /NJ US CARD PURCHASE		\$10.66	\$1,154.22
05-07	BATH AND BODY W FREEHOLD /NJ US CARD PURCHASE		\$13.81	\$1,140.41
05-07	WHITE CASTLE 0 HOWELL /NJ US CARD PURCHASE		\$21.64	\$1,118.77
05-07	MARSHALLS 200 T FREEHOLD /NJ US CARD PURCHASE		\$20.23	\$1,098.54
05-07	UNCLE GINO'S IT FARMINGDALE /NJ US CARD PURCHASE		\$9.99	\$1,088.55
05-07	WM SUPERCENTER FREEHOLD /NJ US CARD PURCHASE		\$45.70	\$1,042.85
05-07	TARGET DEBIT CRDACH TRA080 TARGET MANALAPAN NJ		\$115.84	\$927.01
05-08	GARAGE 383 3710 FREEHOLD /NJ US CARD PURCHASE REFUND	\$14.95		\$941.96
05-08	LIVOTIS OLD WOK ENGLISHTOWN /NJ US CARD PURCHASE		\$12.12	\$929.84
05-08	MEZZA LUNA MANALAPAN /NJ US CARD PURCHASE		\$8.54	\$921.30
05-08	USPS PO 3 9 TAY MANALAPAN /NJ US CARD PURCHASE		\$3.95	\$917.35
05-08	RUMAS SALON AND ENGLISHTOWN /NJ US CARD PURCHASE		\$30.00	\$887.35
05-09	TARGET DEBIT CRDACH TRA125 TARGET CRED IT MANALAPAN NJ	\$21.85		\$909.20
05-09	SEPHORA 354 FREEHOLD /NJ US CARD PURCHASE		\$47.98	\$861.22
05-09	MIXED GREENS AN MANALAPAN /NJ US CARD PURCHASE		\$7.99	\$853.23
05-09	SPA NAILS I ENGLISHTOWN /NJ US CARD PURCHASE		\$50.00	\$803.23
05-09	WONG CHINESE RE MANALAPAN /NJ US CARD PURCHASE		\$13.36	\$789.87
05-09	CVS/PHARM 02508 Manalapan /NJ US CARD PURCHASE		\$8.39	\$781.48
05-09	CASH WITHDRAWAL VV082508000000 VV082508 MANALAPAN /NJ US		\$200.00	\$581.48
05-09	PETCO 734 FREEHOLD /NJ US CARD PURCHASE		\$49.64	\$531.84
05-09	SAMS CLUB #6671 FREEHOLD /NJ US CARD PURCHASE		\$47.12	\$484.72
05-09	TARGET DEBIT CRD ACH TRAN 180507 344 6602		\$16.14	\$468.58
05-09	TARGET DEBIT CRDACH TRA080 TARGET MANALAPAN NJ		\$21.85	\$446.73
05-09	CHECK 000000995408		\$120.00	\$326.73
05-10	DUNKIN DONUTS M 8004470013 /MA US CARD PURCHASE		\$10.00	\$316.73
05-10	DUSALS RESTAURA FREEHOLD /NJ US CARD PURCHASE		\$21.48	\$295.25
05-10	WENDY'S 5770 MANALAPAN /NJ US CARD PURCHASE		\$6.80	\$288.45
05-10	THE HOME DEPOT MORGANVILLE /NJ US CARD PURCHASE		\$51.63	\$236.82
05-10	JWG FINE 55 RO MANALAPAN /NJ US CARD PURCHASE		\$18.12	\$218.70
05-11	NBC UNIVERSAL DIRECT DEP180511 *****2T	\$3,790.59		\$4,009.29
05-11	OLIVE GARDEN 0 FREEHOLD /NJ US CARD PURCHASE		\$30.14	\$3,979.15
05-11	ENGLISHTOWN ENGLISHTOWN /NJ US CARD PURCHASE		\$26.01	\$3,953.14
05-11	THE HOME DEPOT MORGANVILLE /NJ US CARD PURCHASE		\$103.86	\$3,849.28
05-11	THE HOME DEPOT MORGANVILLE /NJ US CARD PURCHASE		\$25.37	\$3,823.91
05-11	THE HOME DEPOT MORGANVILLE /NJ US CARD PURCHASE		\$23.54	\$3,800.37
05-11	TARGET T- 55 US Manalapan /NJ US CARD PURCHASE		\$18.94	\$3,781.43
05-11	TARGET DEBIT CRDACH TRA080 TARGET MANALAPAN NJ		\$66.93	\$3,714.50
05-14	INTERNET TRANSFER FROM ACCT *9042 - SANTANDER SAVINGS	\$2,500.00		\$6,214.50
05-14	INTERNET TRANSFER FROM ACCT *9042 - SANTANDER SAVINGS	\$500.00		\$6,714.50
05-14	CRYSTAL DRY CLE ENGLISHTOWN /NJ US CARD PURCHASE		\$17.30	\$6,697.20
05-14	CHICK-FIL-A #00 FREEHOLD /NJ US CARD PURCHASE		\$17.91	\$6,679.29
05-14	VARSITY SHOP RE BARTLETT /TN US CARD PURCHASE		\$56.45	\$6,622.84
05-14	WENDY'S 5770 MANALAPAN /NJ US CARD PURCHASE		\$8.53	\$6,614.31
05-14	FOOD COURT - MU LAKE BUENA VI /FL US CARD PURCHASE		\$9.76	\$6,604.55
05-14	CASH WITHDRAWAL CHASE FLO320 LK BUENA VIS/FL US		\$202.00	\$6,402.55
05-14	CASH WITHDRAWAL FEE CHASE FLO320 LK BUENA VIS/FL US		\$3.00	\$6,399.55
05-14	CRYSTAL DRY CLE ENGLISHTOWN /NJ US CARD PURCHASE		\$22.65	\$6,376.90
05-14	HAUTLK RACK8885 888-547-8438 /CA US CARD PURCHASE		\$74.59	\$6,302.31
05-14	AmazonPrime Mem amzn.com/prime /VA US CARD PURCHASE		\$13.85	\$6,288.46
05-15	MOBILE CHECK DEPOSIT	\$330.57		\$6,619.03
05-15	CHECK 000000003149			\$3,859.03
05-15	CHECK 000000003150			\$869.03



Statement Period 06/01/18 TO 06/30/18
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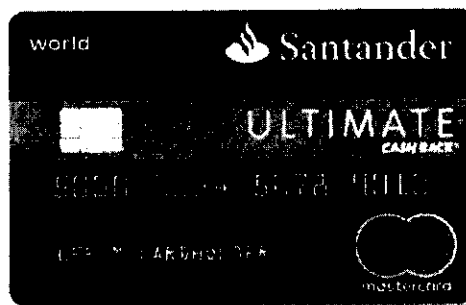
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Account Activity (Cont. for Acct# 2311082663)

Date	Description	Additions	Subtractions	Balance
06-01	LIVOTIS OLD WOR ENGLISHTOWN /NJ US CARD PURCHASE		\$16.00	\$3,900.31
06-01	THE HAIR LOUNGE MARLBORO /NJ US CARD PURCHASE		\$32.00	\$3,868.31
06-01	CRYSTAL DRY CLE ENGLISHTOWN /NJ US CARD PURCHASE		\$17.30	\$3,851.01
06-01	LIVOTIS OLD WOR ENGLISHTOWN /NJ US CARD PURCHASE		\$3.00	\$3,848.01
06-01	LIVOTIS OLD WOR ENGLISHTOWN /NJ US CARD PURCHASE		\$3.99	\$3,844.02
06-01	LIVOTIS OLD WOR ENGLISHTOWN /NJ US CARD PURCHASE		\$22.47	\$3,821.55
06-01	WALGREENS STORE ENGLISHTOWN /NJ US CARD PURCHASE		\$12.68	\$3,808.87
06-01	CASH WITHDRAWAL SANTANDER N668 Manalapan /NJ US		\$140.00	\$3,668.87
06-01	DUNKIN DONUTS M 8004470013 /MA US CARD PURCHASE		\$10.00	\$3,658.87
06-01	SHOPRITE MARLBO MARLBORO /NJ US CARD PURCHASE		\$11.99	\$3,646.88
06-01	SAMS CLUB #6671 FREEHOLD /NJ US CARD PURCHASE		\$76.73	\$3,570.15
06-01	SAN MARZANO TRA FREEHOLD /NJ US CARD PURCHASE		\$103.00	\$3,467.15
06-01	GEICO *AUTO 800-841-3000 /DC US CARD PURCHASE		\$164.34	\$3,302.81
06-04	STUDIO 9C 1 NEW YORK /NY US CARD PURCHASE		\$10.19	\$3,292.62
06-04	THE HOME DEPOT MORGANVILLE /NJ US CARD PURCHASE		\$27.39	\$3,265.23
06-04	SHOPRITE MARLBO MARLBORO /NJ US CARD PURCHASE		\$63.04	\$3,202.19
06-04	CASH WITHDRAWAL SANTANDER D456 Holmdel /NJ US		\$100.00	\$3,102.19
06-04	ARUSSOEPAYPROCFE ONLINEFEE JUN 01		\$1.50	\$3,100.69
06-04	TARGET DEBIT CRDACH TRA174 TARGET MANALAPAN NJ		\$8.84	\$3,091.85
06-04	CHAPTER13TRUST ONLINEPMT JUN 01		\$2,516.30	\$575.55
06-05	LUKOIL 57207 MANALAPAN /NJ US CARD PURCHASE		\$20.00	\$555.55
06-05	DUNKIN DONUTS M 8004470013 /MA US CARD PURCHASE		\$10.00	\$545.55
06-05	LIVOTIS OLD WOR ENGLISHTOWN /NJ US CARD PURCHASE		\$17.00	\$528.55
06-05	AMAZON.COM SEATTLE WA US CARD PURCHASE		\$8.22	\$520.33
06-05	Credit One Bank Payment 180603		\$25.00	\$495.33
06-06	CRYSTAL DRY CLE ENGLISHTOWN /NJ US CARD PURCHASE		\$20.05	\$475.28
06-06	VENMO 8558124430 /NY US CARD PURCHASE		\$250.00	\$225.28
06-06	LIVOTIS OLD WOR ENGLISHTOWN /NJ US CARD PURCHASE		\$11.76	\$213.52
06-07	MOBILE CHECK DEPOSIT	\$268.59		\$482.11
06-07	ENGLISHTOWN ENGLISHTOWN /NJ US CARD PURCHASE		\$20.00	\$462.11
06-07	LIVOTIS OLD WOR ENGLISHTOWN /NJ US CARD PURCHASE		\$2.00	\$460.11
06-07	BROOKLYN SQUARE MANALAPAN /NJ US CARD PURCHASE		\$21.33	\$438.78
06-07	RITA'S ITALIAN MANALAPAN /NJ US CARD PURCHASE		\$4.55	\$434.23
06-07	USPS PO 3 9 TAY MANALAPAN /NJ US CARD PURCHASE		\$5.45	\$428.78
06-08	NBC UNIVERSAL DIRECT DEP180608 *****21	\$3,715.27		\$4,144.05
06-08	DUNKIN DONUTS M 8004470013 /MA US CARD PURCHASE		\$10.00	\$4,134.05
06-08	JWG FINE 55 RO MANALAPAN /NJ US CARD PURCHASE		\$28.13	\$4,105.92
06-08	JWG FINE 55 RO MANALAPAN /NJ US CARD PURCHASE		\$10.01	\$4,095.91
06-11	LIVOTIS OLD WOR ENGLISHTOWN /NJ US CARD PURCHASE		\$3.00	\$4,092.91
06-11	RITA'S ITALIAN MANALAPAN /NJ US CARD PURCHASE		\$3.29	\$4,089.62
06-11	DUSALS RESTAURA FREEHOLD /NJ US CARD PURCHASE		\$40.00	\$4,049.62
06-11	CASH WITHDRAWAL SANTANDER D456 Holmdel /NJ US		\$60.00	\$3,989.62
06-11	CASH WITHDRAWAL SANTANDER N668 Manalapan /NJ US		\$40.00	\$3,949.62
06-11	RUMAS SALON AND ENGLISHTOWN /NJ US CARD PURCHASE		\$15.00	\$3,934.62
06-11	EXXONMOBIL 4 MORGANVILLE /NJ US CARD PURCHASE		\$30.00	\$3,904.62
06-11	WAL-MART #3236 FREEHOLD /NJ US CARD PURCHASE		\$32.76	\$3,871.86
06-11	NEW JERSEY GAS ONLINE PMT180611		\$22.36	\$3,849.50
06-11	TARGET DEBIT CRDACH TRA082 TARGET MANALAPAN NJ		\$23.95	\$3,825.55
06-11	FTENERGY JCPL ONLINE PMT180611		\$250.00	\$3,575.55
06-12	DUNKIN DONUTS M 8004470013 /MA US CARD PURCHASE		\$10.00	\$3,565.55
06-12	LIVOTIS OLD WOR ENGLISHTOWN /NJ US CARD PURCHASE		\$49.03	\$3,516.52
06-12	LIVOTIS OLD WOR ENGLISHTOWN /NJ US CARD PURCHASE		\$27.44	\$3,489.08
06-12	SHOPRITE MARLBO MARLBORO /NJ US CARD PURCHASE		\$40.26	\$3,448.82
06-13	AmazonPrime Mem amzn.com/prme /WA US CARD PURCHASE		\$13.85	\$3,434.97
06-13	CHECK 000000003151			\$334.97
06-14	MOBILE CHECK DEPOSIT	\$338.01		\$772.98
06-14	MOBILE CHECK DEPOSIT	\$30.00		\$802.98
06-14	MOBILE CHECK DEPOSIT	\$30.00		\$832.98
06-14	CRYSTAL DRY CLE ENGLISHTOWN /NJ US CARD PURCHASE		\$11.70	\$821.28
06-14	LIVOTIS OLD WOR ENGLISHTOWN /NJ US CARD PURCHASE		\$18.54	\$802.74
06-14	WENDY'S 5770 MANALAPAN /NJ US CARD PURCHASE		\$4.27	\$798.47
06-14	AMAZON.COM SEATTLE WA US CARD PURCHASE		\$20.71	\$777.76



Statement Period 07/01/18 TO 07/31/18
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1807PCVP 117402 04/2018





Account Activity (Cont. for Acct# 2311082663)

Date	Description	Additions	Subtractions	Balance
07-20	CITY OF LONG BR LONG BRANCH /NJ US CARD PURCHASE		\$10.00	\$3,947.37
07-20	DUSALS RESTAURA FREEHOLD /NJ US CARD PURCHASE		\$8.48	\$3,938.89
07-20	33 EAST CAR WAS MARLBORO /NJ US CARD PURCHASE		\$20.21	\$3,918.68
07-20	CASH WITHDRAWAL SANTANDER N668 Manalapan /NJ US		\$40.00	\$3,878.68
07-20	JWG FINE 55 RO MANALAPAN /NJ US CARD PURCHASE		\$10.01	\$3,868.67
07-20	CVS/PHARM 02508 Manalapan /NJ US CARD PURCHASE		\$3.44	\$3,865.23
07-20	Credit One Bank Payment 180719		\$25.00	\$3,840.23
07-23	INTERNET TRANSFER FROM ACCT *9042 - SANTANDER SAVINGS	\$540.49		\$4,380.72
07-23	MOBILE CHECK DEPOSIT	\$338.02		\$4,718.74
07-23	OLIVE GARDEN 0 FREEHOLD /NJ US CARD PURCHASE		\$51.97	\$4,666.77
07-23	MARINA GRILLE BELMAR /NJ US CARD PURCHASE		\$20.00	\$4,646.77
07-23	MARINA GRILLE BELMAR /NJ US CARD PURCHASE		\$163.62	\$4,483.15
07-23	DUNKIN DONUTS M 8004470013 /MA US CARD PURCHASE		\$10.00	\$4,473.15
07-23	CRYSTAL DRY CLE ENGLISHTOWN /NJ US CARD PURCHASE		\$11.45	\$4,461.70
07-23	PETCO 2889 6 MARLBORO /NJ US CARD PURCHASE		\$18.68	\$4,443.02
07-23	TOMMY'S TAVERN SEA BRIGHT /NJ US CARD PURCHASE		\$110.00	\$4,333.02
07-23	SHELL OIL 57545 MANALAPAN /NJ US CARD PURCHASE		\$20.00	\$4,313.02
07-23	EXXONMOBIL 4 MORGANVILLE /NJ US CARD PURCHASE		\$15.00	\$4,298.02
07-23	CHICK-FIL-A #00 FREEHOLD /NJ US CARD PURCHASE		\$22.96	\$4,275.06
07-23	AMAZON DIGITAL 888-802-3080 /WA US CARD PURCHASE		\$1.06	\$4,274.00
07-23	CASH WITHDRAWAL SANTANDER N668 Manalapan /NJ US		\$20.00	\$4,254.00
07-23	DUNKIN #352700 TINTON FALLS /NJ US CARD PURCHASE		\$4.42	\$4,249.58
07-23	WM SUPERCENTER FREEHOLD /NJ US CARD PURCHASE		\$36.62	\$4,212.96
07-23	WALGREENS STORE MANALAPAN /NJ US CARD PURCHASE		\$9.68	\$4,203.28
07-23	NETFLIX COM LOS GATOS /CA US CARD PURCHASE		\$11.72	\$4,191.56
07-24	INTERNET TRANSFER FROM ACCT *9042 - SANTANDER SAVINGS	\$500.00		\$4,691.56
07-24	KATESPADE.COM 8779175225 /PA US CARD PURCHASE		\$52.57	\$4,638.99
07-24	LIVOTIS OLD WOR ENGLISHTOWN /NJ US CARD PURCHASE		\$5.99	\$4,633.00
07-24	BROOKLYN SQUARE MANALAPAN /NJ US CARD PURCHASE		\$21.33	\$4,611.67
07-24	RUMAS SALON AND ENGLISHTOWN /NJ US CARD PURCHASE		\$15.00	\$4,596.67
07-24	WEGMANS 55 US MANALAPAN /NJ US CARD PURCHASE		\$30.80	\$4,565.87
07-24	TOYOTA Pay TFS 180724		\$489.00	\$4,076.87
07-25	DUNKIN DONUTS M 8004470013 /MA US CARD PURCHASE		\$10.00	\$4,066.87
07-25	LUKOIL 57304 LONG BRANCH /NJ US CARD PURCHASE		\$25.00	\$4,041.87
07-25	LIVOTIS OLD WOR ENGLISHTOWN /NJ US CARD PURCHASE		\$58.19	\$3,983.68
07-25	TOASTIES NEW YORK /NY US CARD PURCHASE		\$9.53	\$3,974.15
07-25	ADVANCED CENTER MANALAPAN /NJ US CARD PURCHASE		\$120.00	\$3,854.15
07-25	SPRINT8006396111 ACHBILLPAYJUL 24 *****16		\$268.47	\$3,585.68
07-26	CRYSTAL DRY CLE ENGLISHTOWN /NJ US CARD PURCHASE		\$15.35	\$3,570.33
07-26	POTBELLY #254 NEW YORK /NY US CARD PURCHASE		\$7.29	\$3,563.04
07-26	LIVOTIS OLD WOR ENGLISHTOWN /NJ US CARD PURCHASE		\$9.97	\$3,553.07
07-26	WENDY'S 5770 MANALAPAN /NJ US CARD PURCHASE		\$8.53	\$3,544.54
07-26	Duane Rea 1251 NEW YORK /NY US CARD PURCHASE		\$4.07	\$3,540.47
07-26	CASH WITHDRAWAL SANTANDER N869 Manalapan /NJ US		\$60.00	\$3,480.47
07-26	CHECK 000000003152		\$3,000.00	\$480.47
07-27	JWG FINE 55 RO MANALAPAN /NJ US CARD PURCHASE		\$28.13	\$452.34
07-30	INTERNET TRANSFER FROM ACCT *9042 - SANTANDER SAVINGS	\$450.00		\$902.34
07-30	DUNKIN DONUTS M 8004470013 /MA US CARD PURCHASE		\$10.00	\$892.34
07-30	BURGER KING #25 MARLBORO TOWN /NJ US CARD PURCHASE		\$17.88	\$874.46
07-30	LUKOIL 57207 MANALAPAN /NJ US CARD PURCHASE		\$25.00	\$849.46
07-30	WAL-MART #3236 FREEHOLD /NJ US CARD PURCHASE		\$31.74	\$817.72
07-30	TOMMY'S TAVERN SEA BRIGHT /NJ US CARD PURCHASE		\$94.00	\$723.72
07-30	DUSALS RESTAURA FREEHOLD /NJ US CARD PURCHASE		\$15.14	\$708.58
07-30	LIVOTIS OLD WOR ENGLISHTOWN /NJ US CARD PURCHASE		\$5.67	\$702.91
07-30	OPTIMUM 7864 BETHPAGE /NY US CARD PURCHASE		\$259.92	\$442.99
07-30	TARGET DEBIT CRDACH TRA173 TARGET MANALAPAN NJ		\$9.11	\$433.88
07-31	LIVOTIS OLD WOR ENGLISHTOWN /NJ US CARD PURCHASE		\$14.83	\$419.05
07-31	LIVOTIS OLD WOR ENGLISHTOWN /NJ US CARD PURCHASE		\$5.00	\$414.05
07-31	MEZZA LUNA MANALAPAN /NJ US CARD PURCHASE		\$8.54	\$405.51
07-31	RITA'S ITALIAN MANALAPAN /NJ US CARD PURCHASE		\$9.88	\$395.63
07-31	UNCLE GINO'S IT FARMINGDALE /NJ US CARD PURCHASE		\$27.50	\$368.13
07-31	GEICO *AUTO 800-841-3000 /DC US CARD PURCHASE		\$164.34	\$203.79



Statement Period 08/01/18 TO 08/31/18
SIMPLY RIGHT CHECKING

For your convenience our Customer Service Center is
available from 6 am - 10 pm EST, 7 days a week.
Call us at 1-877-768-2265
Hearing impaired may call 1-800-428-9121 (TTY/TTD).
www.santanderbank.com

HEATHER E SIRIGNANO
JACK M SIRIGNANO
21 HOLIDAY RD
MANALAPAN NJ 07726-2709

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Use **Manage Alerts**, with **Santander PROTECTION**, to bank online with digital controls for cards, alerts, and more:

- **Select** and customize the account alerts you want to receive; via text, email, or both.¹
- **Update** your alerts settings and enable SMS for auto-alerts.
- **Relax** knowing you have auto-alerts via email when any irregular activity is detected.

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¹Refer to your Online Banking Agreement for terms and conditions. Your wireless carrier's message and data rates may apply. 1807ALRT 176602 07/2018

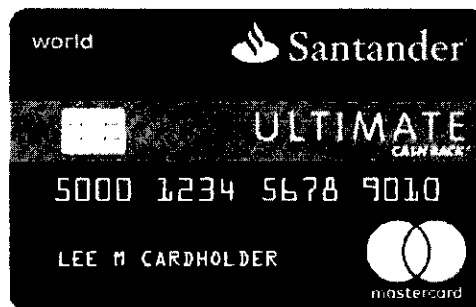
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- ✓ \$100 Bonus^{*}

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^{*}See back for important disclosures.



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1809ULTM 175701 08/2018





13% introductory Annual Percentage Rate (APR) for 12 billing cycles on Balance Transfers made within 90 days of opening your account. After the introductory period, a variable APR for Balance Transfers from 16.24% to 25.24%, based on the Prime Rate and your creditworthiness. **There is no grace period on Balance Transfers. Also if you take a Balance Transfer offer, this means that unless your purchase APR is at an introductory or promotional 0% APR, you will pay interest on new purchases from the date made if you do not pay all balances, including the promotional Balance Transfer, in full by the next payment due date appearing on your statement.** Variable APR for Purchases from 16.24% to 25.24%, based on the Prime Rate and your creditworthiness when you open your account. Cash advance APR of 26.74%. Minimum finance charge of \$1.50. Penalty APR of 31.74%, and loss of any introductory or promotional rate, if any, which may apply indefinitely to your account if you miss or make a late payment or otherwise default. There are no Annual, Balance Transfer, Cash Advance, Foreign Transaction, or Returned Payment fees. Finance charges still apply. Each time we do not receive the Minimum Payment Due in full by the Payment Due Date, we will charge you a Late Fee of \$25 for the first late fee in a 6-month period and a \$35 fee for each late payment until there are 6 consecutive months with no late payments. However, we will never charge a Late Payment Fee exceeding the Minimum Payment Due that is late. Rates effective as of 08/01/2018. Rates are subject to change. 1.5% Cash back is earned on new net retail purchases (qualifying purchases less credits, returns, and adjustments) and can be redeemed for statement credit, gift cards, electronic certificates, or merchandise. Cash back cannot be earned on balance transfers, cash advances, purchases of money orders and other cash equivalents, purchases made by or for a business purpose, fees, interest charges, unauthorized/fraudulent transactions, and certain other charges. Cash back balance does not expire for accounts in good standing. Earn \$100 cash back via statement credit after you spend \$500 on new net retail purchases within the first 90 days of opening your account, provided the account is in good standing. This credit can take up to 6 weeks to be processed. Other terms and conditions apply. Credit card accounts are subject to approval. 1808ULTM 175701 08/2018

SIMPLY RIGHT CHECKING

Statement Period 08/01/18 - 08/31/18

**HEATHER E SIRIGNANO
JACK M SIRIGNANO**

Account # 2311082663

Balances

Beginning Balance	\$200.79	Current Balance	\$4,256.27
Deposits/Credits	+\$15,307.68	Average Daily Balance	\$2,523.48
Withdrawals/Debits	-\$11,252.20		

Overdraft/Returned Item Fee Summary

Fee description	Total for this statement period	Total year to date
Total Overdraft Fees	\$35.00	\$105.00
Total Returned Item Fees	\$0.00	\$0.00

Checks Posted

Check #	Date Paid	Amount	Reference	Check #	Date Paid	Amount	Reference
3153	08/27	\$36.05	0983611880	3185*	08/28	\$300.00	0984235550
3154	08/15	\$3,000.00	0981932400	995416*	08/14	\$120.00	1185114432

4 Check(s) Posted = \$3,456.05

An asterisk (*) indicates a skip in sequential check numbers.

Account Activity

Date	Description	Additions	Subtractions	Balance
08-01	Beginning Balance			\$200.79
08-01	BRANCH TRANSACTION AT YORKTOWNE - CHECK DEPOSIT.	\$2,617.51		\$2,818.30



Account Activity (Cont. for Acct# 2311082663)

Date	Description	Additions	Subtractions	Balance
08-14	CVS/PHARMACY #0 Manalapan /NJ US CARD PURCHASE		\$11.49	\$2,052.28
08-14	CHECK 000000995416		\$120.00	\$1,932.28
08-15	INTERNET TRANSFER FROM ACCT *9042 - SANTANDER SAVINGS	\$400.00		\$2,332.28
08-15	DUNKIN DONUTS M 8004470013 /MA US CARD PURCHASE		\$10.00	\$2,322.28
08-15	LIVOTIS OLD WOR ENGLISHTOWN /NJ US CARD PURCHASE		\$18.95	\$2,303.33
08-15	CHECK 000000003154		\$12,000.00	-\$696.67
08-15	INSUFFICIENT FUNDS FEE - ITEM PAID		\$35.00	-\$731.67
08-16	MOBILE CHECK DEPOSIT	\$355.36		-\$376.31
08-17	NBC UNIVERSAL DIRECT DEP180817 *****2T	\$3,433.99		\$3,057.68
08-17	MODELL'S #120 MANALAPAN /NJ US CARD PURCHASE		\$21.97	\$3,035.71
08-17	PLANET FIT CLUB FEES 732-414-2460		\$10.66	\$3,025.05
08-20	DUNKIN DONUTS M 8004470013 /MA US CARD PURCHASE		\$10.00	\$3,015.05
08-20	CHICK-FIL-A #03 NEW YORK /NY US CARD PURCHASE		\$10.11	\$3,004.94
08-20	PHR*ROBERTWOODJ FREEHOLD /NJ US CARD PURCHASE		\$30.00	\$2,974.94
08-20	Wal-Mart Store FREEHOLD /NJ US CARD PURCHASE		\$72.54	\$2,902.40
08-20	HARMONSTO TOWNE MANALAPAN /NJ US CARD PURCHASE		\$16.91	\$2,885.49
08-20	CRYSTAL DRY CLE ENGLISHTOWN /NJ US CARD PURCHASE		\$26.55	\$2,858.94
08-20	BROOKLYN SQUARE MANALAPAN /NJ US CARD PURCHASE		\$23.99	\$2,834.95
08-20	Spotify USA New York /NY US CARD PURCHASE		\$10.65	\$2,824.30
08-21	DUNKIN DONUTS M 8004470013 /MA US CARD PURCHASE		\$10.00	\$2,814.30
08-21	QUICK CHEK CORP ENGLISHTOWN /NJ US CARD PURCHASE		\$25.00	\$2,789.30
08-21	CAFE METRO - 12 NEW YORK /NY US CARD PURCHASE		\$10.49	\$2,778.81
08-21	LIVOTIS OLD WOR ENGLISHTOWN /NJ US CARD PURCHASE		\$40.19	\$2,738.62
08-21	CVS/PHARM 02508 Manalapan /NJ US CARD PURCHASE		\$2.49	\$2,736.13
08-21	UNCLE GINO'S IT FARMINGDALE /NJ US CARD PURCHASE		\$25.75	\$2,710.38
08-21	Credit One Bank Payment 180819		\$14.71	\$2,695.67
08-22	MOBILE CHECK DEPOSIT	\$271.08		\$2,966.75
08-22	TST* DOSTOROSNY NEW YORK /NY US CARD PURCHASE		\$11.15	\$2,955.60
08-22	WEGMANS #95 MANALAPAN /NJ US CARD PURCHASE		\$14.06	\$2,941.54
08-23	DUNKIN DONUTS M 8004470013 /MA US CARD PURCHASE		\$10.00	\$2,931.54
08-23	WWW.CAREMARK.CO 888-892-7227 /IL US CARD PURCHASE		\$34.19	\$2,897.35
08-23	MONMOUTH OCEAN MORGANVILLE /NJ US CARD PURCHASE		\$30.00	\$2,867.35
08-23	PANERA BREAD #6 3149843970 /NJ US CARD PURCHASE		\$22.56	\$2,844.79
08-23	CASH WITHDRAWAL VV0825080000000 VV082508 MANALAPAN /NJ US		\$60.00	\$2,784.79
08-23	CVS/PHARMACY #0 Manalapan /NJ US CARD PURCHASE		\$13.81	\$2,770.98
08-23	NETFLIX COM LOS GATOS /CA US CARD PURCHASE		\$11.72	\$2,759.26
08-24	ROAST KITCHEN - NEW YORK /NY US CARD PURCHASE		\$11.98	\$2,747.28
08-24	MIXED GREENS AN MANALAPAN /NJ US CARD PURCHASE		\$13.31	\$2,733.97
08-24	CASH WITHDRAWAL VV0825080000000 VV082508 MANALAPAN /NJ US		\$40.00	\$2,693.97
08-24	CASH WITHDRAWAL SANTANDER N160 Howell /NJ US		\$160.00	\$2,533.97
08-24	TOYOTA Pay TFS 180824		\$489.00	\$2,044.97
08-27	DUSALS RESTAURA FREEHOLD /NJ US CARD PURCHASE		\$23.62	\$2,021.35
08-27	DUNKIN DONUTS M 8004470013 /MA US CARD PURCHASE		\$10.00	\$2,011.35
08-27	BRADLEY BEACH B 732-7762999 /NJ US CARD PURCHASE		\$43.00	\$1,968.35
08-27	PANERA BREAD #6 3149843970 /NJ US CARD PURCHASE		\$35.86	\$1,932.49
08-27	THE HOME DEPOT MORGANVILLE /NJ US CARD PURCHASE		\$63.94	\$1,868.55
08-27	HARMONSTO TOWNE MANALAPAN /NJ US CARD PURCHASE		\$16.48	\$1,852.07
08-27	INT*IN *LAURITA NEW EGYPT /NJ US CARD PURCHASE		\$24.75	\$1,827.32
08-27	RUBY TUESDAY #4 HOWELL /NJ US CARD PURCHASE		\$15.00	\$1,812.32
08-27	JWG FINE 55 RO MANALAPAN /NJ US CARD PURCHASE		\$23.86	\$1,788.46
08-27	WENDY'S 5770 MANALAPAN /NJ US CARD PURCHASE		\$24.82	\$1,763.64
08-27	LUKOIL 57207 MANALAPAN /NJ US CARD PURCHASE		\$20.00	\$1,743.64
08-27	SHOPRITE MARLBOR MARLBORO /NJ US CARD PURCHASE		\$42.99	\$1,700.65
08-27	LIVOTIS OLD WOR ENGLISHTOWN /NJ US CARD PURCHASE		\$4.00	\$1,696.65
08-27	BATTLEVIEW ORCH FREEHOLD /NJ US CARD PURCHASE		\$7.98	\$1,688.67
08-27	BOBS STOR 91 Tr Freehold /NJ US CARD PURCHASE		\$6.99	\$1,681.68
08-27	CHECK 000000003153		\$36.05	\$1,645.63
08-27	SPRINT8006396111 ACHBILLPAYAUG 24 *****16		\$268.47	\$1,377.16
08-28	LIVOTIS OLD WOR ENGLISHTOWN /NJ US CARD PURCHASE		\$17.32	\$1,359.84
08-28	LIVOTIS OLD WOR ENGLISHTOWN /NJ US CARD PURCHASE		\$21.18	\$1,338.66

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Page 19 of 20

Caption in Compliance with D.N.J. LBR 9004-2(c)

Chapter 13

Joseph I. Windman, Esq. (JW7236)
4400 Route 9 South, Suite 3000
Freehold, New Jersey 07728
732-780-4222
Attorney for Debtor(s)

Case No.: 17-12188-CMG

Hearing Date:

Honorable Christine M. Gravelle

In Re:
Jack Michael Sirignano
Heather Ellen Sirignano

CERTIFICATION OF SERVICE

Debtor(s)

1. I, Joseph I. Windman, Attorney, represent the Debtor(s) in the above-captioned matter.
2. On September 20, 2018, I sent a copy of the following pleadings and/or documents to the parties listed in the chart below:

Chapter 13 Debtor's Certification in Opposition to Creditor's Motion or Certification of Default

3. I certify under penalty of perjury that the above documents were sent using the usual mode of service indicated.

Dated: September 20, 2018

/s/ Joseph I. Windman
Joseph I. Windman, Esq.

Albert Russo, Trustee
CN 4853
Trenton NJ 08650

Trustee

☐ Hand-delivered
☒ Regular mail
☐ Certified mail/RR
☐ E-mail
☒ Notice of Electronic Filing (NEF)
☐ Other _____
(as authorized by the court*)

Shellpoint Mortgage Servicing
KML Law Group PC
216 Haddon Avenue 406
Westmont NJ 08108

Creditor

☐ Hand-delivered
☒ Regular mail
☐ Certified mail/RR
☐ E-mail
☒ Notice of Electronic Filing (NEF)
☐ Other _____
(as authorized by the court*)

Creditor

☐ Hand-delivered
☒ Regular mail
☐ Certified mail/RR
☐ E-mail
☐ Notice of Electronic Filing (NEF)
☐ Other _____
(as authorized by the court*)

Creditor

☐ Hand-delivered
☒ Regular mail
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☐ E-mail
☐ Notice of Electronic Filing (NEF)
☐ Other _____
(as authorized by the court*)

Creditor

☐ Hand-delivered
☒ Regular mail
☐ Certified mail/RR
☐ E-mail
☐ Notice of Electronic Filing (NEF)
☐ Other _____
(as authorized by the court*)

* May account for service by fax or other means as authorized by the court through the issuance of an Order Shortening Time.